

***Skill Learning for Economic Success:
Strategies of West African Women for Literacy and Numeracy Acquisition
and The Role of Women's Voluntary Organizations***

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Executive Summary

The focus of this study is skill learning among women in four countries in Sahelian West Africa, particularly within the context of women's voluntary associations (WVAs). Women have a long history of economic activity in West Africa, yet their formal schooling years are often shortened because of economic and cultural constraints. Many of these women work in the informal sectors in urban and semiurban areas in entrepreneurial enterprises. Often, they are members of and assisted by WVAs. These WVAs provide credit and much of the needed training for women working in the informal and formal sectors. This study looked at West African women's involvement in WVAs and how WVAs help them to acquire needed skills for their employment and for developing their communities.

More specifically, this research focused on the acquisition of numeracy, literacy, and organizational skills among women in WVAs in four West African countries: Burkina Faso, Chad, Ghana and Mali. The preliminary research design was done by a team at Florida State University, and participatory research methods were used by West African research teams in each country. They used questionnaires, interviews and focus groups to illuminate how West African women are gaining these skills mainly in urban areas. The research teams also worked with WVAs to see how they are involved in this process and what they perceive to be the future needs of West African women pursuing economic activities. The specific research questions were:

- What are the activities of WVAs?
- What role do WVAs play in the acquisition of literacy, numeracy, and organizational skills?
- What perceived needs for training and skill acquisition do women express?

This study generally found that WVAs provide a variety of activities for West African women. Traditionally, WVAs were formed for the purpose of collective farming, cultural activities, repairing houses, and raising capital. Today, the purpose of WVAs has expanded to include activities such as: food production and catering, savings and credit, storing and selling supplies, small commerce and wholesale or retail trade, fruit and vegetable drying, honey production, replanting trees, improving household efficiency, cooking oil production, breeding small animals, fish processing and smoking, tailoring, hairdressing, batik dyeing and making cloth, producing soap and syrups, mushroom growing and storing grain. Thus, the trend has been from rural agricultural activities to an increasingly diversified set of activities, which are being affected by the demand of the market economy.

West African women acquire their skills in a variety of ways from traditional apprenticeships to formal training sessions. The WVAs offer a variety of training opportunities to learn literacy, numeracy, leadership, technical and organizational skills. WVAs also provide opportunities for group action on issues such as civil rights, AIDS, etc.

Women in Burkina Faso, Chad, Ghana and Mali, realize that the traditional cultural and apprenticeship systems are no longer providing them with all of the skills they need. The market economy (and its associated forms of rationalization) are creating a need for knowledge about more formal skills such as

running meetings, doing accounts, learning marketing strategies, and getting credit. WVAs provide collective solutions to individual problems, and give West African women a means to negotiate as a group with the males in their environment, whether spouses, other traders, or bank managers. The key issue in all four country reports was the need for credit for microenterprise.

WVAs are not only a vehicle for women to organize cooperatively, but they also are a means to contribute socially and economically to their communities. WVAs help women sharpen their awareness of their needs for training in specific technical skills such as computer literacy or management. Moreover, they allow women to exchange information and share experiences with regard to common and specific problems.

This study provides useful information for a variety of audiences ranging from West African banking institutes to international donor agencies and policymakers, adult educators and community development workers. It provides helpful information for the WVAs and the women of Burkina Faso, Chad, Ghana, and Mali, who are striving to improve their communities and living standards.

The overall recommendations produced by this study are as follows:

1. No form of training will take the place of the most important need for women entrepreneurs in West Africa: access to credit.
2. Non-governmental organizations (NGOs) could play a key role in developing training workshops on the skills required in today's market economy—manufacturing, advertising, sales—and in the corporate culture of formal organizations—holding meetings, keeping accounts, etc. The trend is for even “informal” organizations to become increasingly formalized.
3. NGOs could provide a liaison role among WVAs in various countries and could help serve as a clearinghouse or development agency for information or skill acquisition.
4. Alternatively, a decentralized model of grassroots training could be developed in which local groups assess their own needs and develop their own materials and resources, with NGOs playing a facilitative role in this process.

Skill Learning for Economic Success: Strategies of West African Women for Literacy and Numeracy Acquisition and the Role of Women's Voluntary Organizations

Statement of the Problem

In Sahelian West Africa, a growing number of women are finding ways to provide themselves the literacy, numeracy, and organizational skills they need for their work in voluntary organizations. This activity is particularly evident in the context of women's voluntary associations (WVAs) and income-generating projects in the informal sector. The purpose of this study was to investigate and analyze, through participatory research methods, the strategies employed by a sample of women in Burkina Faso, Chad, Ghana and Mali (in mainly urban contexts) to acquire the literacy, numeracy and organizational skills required to promote themselves and their work and to develop their communities. It also investigates the activities of WVAs and the members' perceived future needs.

Research Questions

This study, funded by the Adult Based Education and Literacy (ABEL) Consortium, seeks to shed light on how West African women are gaining literacy, numeracy and organizational skills in mainly urban areas. Specific questions that are addressed in this report include:

- What are the activities of WVAs?
- What role do WVAs play in the acquisition of literacy, numeracy, and organizational skills?
- What perceived needs for training and skill acquisition do women express?

Methodology

The Florida State University's Center for Policy Studies in Education created a team to design and oversee this research project. After funding was received from ABEL, the team conducted a literature review on the above questions to identify relevant themes for the study. These themes were outlined to the four teams in the field (in Burkina Faso, Chad, Ghana and Mali), who operationalized the projects in the light of their own expertise and in the local context with local institutions.

Each country team used different methods to carry out the research. The Malian team provided the most comprehensive methodology; thus this section will outline their strategy and note when the other three research teams followed the same steps or differed in their approach. (For a list of the participants in the research, see Appendix A.) The main methods used were:

- literature review
- survey of WVAs
- questionnaires
- interviews
- profiles of WVAs and some of their members

All of the research teams prepared to do the studies by first conducting a country-specific literature review drawing from locally available writings and research documents relevant to their location. These documents came from conference findings that addressed women's issues and from organizations involved in women's activities. They helped each country team to identify and contact resource persons who were knowledgeable about both the context of this research and women's activities in the informal sector.

The Malian team provided a comprehensive list of all of the organizations that they contacted and their "traditional" and "modern" activities. They examined the social objectives of these organizations, their regulations and how many members were involved in each. The team identified 332 Malian women's organizations, averaging 44 members, with approximately 14,608 women involved throughout Mali. It was noted that 96.68% of these organizations were located in the capital, Bamako.

The team then identified four groups to survey:

- directors of women's associations
- beneficiaries and members of these associations
- political and administrative supervisors of women's groups
- organizations who supported women's groups and associations (international and local NGOs)

Originally, the Malian team planned to stratify their sample by the activities of the women's associations to ensure a diverse population to sample, but they discovered that each association was involved in at least 2 or more overlapping activities, making this strategy impossible. They then selected a sample of 41 women's associations, 205 members of women's associations, 42 directors of women's associations, two women working at the ministerial level and one director of an agency supporting women's organizations. The WVAs selected were involved in many different activities such as: literacy training jam production, providing credit opportunities and soap making.

The research team in Burkina Faso developed a slightly different study. They examined WVAs according to the nature of their activity and geographic location. This selection was to ensure diversity and to gain data from both urban and rural areas. They produced a review of women's organizations involved in the following activities: soap making, peanut oil production, plant production, drying vegetables, grain production and improving household efficiency. They interviewed four resource people who worked with women or supported women's groups.

In Chad, the research team contacted and studied the activities of 12 organizations in Kara, Sahr, Moundou, N'djaména and Franga. In addition, they did a socioeconomic analysis of six organizations (two cooperatives in N'djaména, one group in Franga, one association in Moundou and one group in Kara). They provided four different case studies with groups involved in stockpiling agricultural resources, dyeing cloth, granting credit, and improving household opportunities for earning money.

In Ghana, four women's groups were contacted to collect data. The Brakwa Breman Rural Bank also held a focus group discussion that included eight women who are the beneficiaries of their credit program that also involves training for credit management. The team also contacted and interviewed four "gender practitioners" (individuals dealing with women clients) from various institutions that provide credit.

All of the teams used questionnaires and surveys. The Malian team designed a questionnaire for each of the four groups they had identified.

The questionnaires (three originally in French) from all four countries, typically asked:

- What is the typology of socioeconomic activities in women's associations?
- What are the traditional and new activities of women?
- What are women's activities in different areas (urban, semi-urban, rural)?
- How are these activities described?
- What are the products and services women provide?
- What is the quantity produced in the above?
- What is the level of responsibility and competence in the management of this production?
- What are the characteristics of women involved in socioeconomic activities (age, profession, level of responsibility, ethnicity, religion, birthplace, etc.)?
- How do women organize and direct the work involved in carrying out these activities?
- How do women acquire skills for these activities?
- How do women apply their practical and informal education and apprenticeships to these activities?
- How do women train for these activities?
- What is the opinion of communities, cooperative agents and administrators, nonprofit organizations, etc. vis-à-vis the politics, strategies, organization, results and perspectives on these women's activities in the short-, medium- and long-term?

(For specific detail, see Appendix B.)

The Malian team noted several difficulties in their research including:

- frequent address changes of the targeted women's associations which inhibited locating them at opportune times;
- lack of availability of women due to their many activities (meetings, seminars, and travel) which made interviewing difficult;
- the widespread dispersal of members;
- missed appointments.

In Mali, the qualitative data gathered in these questionnaires and interviews were summarized into categories according to themes for content analysis. Quantitative data were analyzed using dBASE and SPSS software.

All of the research teams did site visits to determine the existence and capacity of groups, associations, and cooperatives. A report was submitted by all of the teams organizing the results of the field data collection. The short timeframe for this research produced variable results.

Overall, there were six stages to the methodology:

- review of the literature;
- collection of the "gray literature" (locally produced reports, pamphlets, etc.);
- defining a sample;
- designing measurement instruments;
- data collection and analysis; and
- report write up.

All of the teams submitted reports to the FSU team. The FSU team then synthesized the data provided into groups for further analysis and writing up.

Literature Review

The Economic Context of Women's Work

This section discusses the economic context in which West African women have traditionally worked and are currently working to gain skills. "Skills" in this report refers to more than qualifications for work in a specific enterprise, and also includes everyday knowledge and survival tactics.¹ This study examines "skills" in terms of the context of the culture, current economic conditions in West Africa, and groups that provide opportunities for West African women to generate income for their livelihood and that of their families.

Writings on women's economic strategies in West Africa emphasize two themes that are directly relevant to the study:

- the poverty of the region and the cultural, physical and social constraints on the role of women in society; and
- women's long tradition of participation in economic activities, particularly in agriculture and/or other income producing areas.

The constraints include: lack of credit, minimal education and training opportunities, illiteracy and traditional laws and customs. These writings suggest that women who have proven to be successful over many years in their economic activities in the informal sector have traditionally gained skills through apprenticeship systems and familial and community relations. Thus, gender and the informal sector are two key concepts within these themes.

The concept of gender was often "invisible" to researchers prior to the early 1960's; therefore the historical importance of women's economic activities in West Africa was largely ignored. Women's roles in certain sectors of the economy have long been established and current attempts to reconstruct women's history exhibit their ongoing presence in the economic sector. One such sector where women often work is the informal sector, which varies greatly from the modern, formal sector in its characteristics and the role of government in its operations. The informal sector was also "invisible" prior to the early 1960's and is comprised of a heterogeneous population involved in a variety of activities. However, the magnitude of some enterprises, such as transportation, warehousing and trading links them with the formal sector because of their relationship with banking, credit, and taxes. These are not activities for "pocket money."

West African women have a long tradition of being engaged in economic activities. These activities are shaped by their cultural and social environment. Existing constraints in this environment have forced women to employ many strategies to earn income. It is only within the past thirty years that increased attention has been paid by researchers to the economic activities of women and to the acquisition of the skills they require to carry out these activities.¹

There is also a small body of literature suggesting that the current economic crisis in West Africa and the various movements of democratization and decentralization are altering the roles of women in society. This change is both an obstacle and an opportunity for West African women. It is an obstacle because:

- there are presently even fewer formal sector jobs available to women with school credentials due to the

¹ The sentence derives from the following references: Wolpe 1994, Berger & Buvinic 1989, Fluitman & Oudin 1991, Fluitman 1989 & 1992, Birks, Fluitman, Oudin & Sinclair 1994, Dignard & Havet 1995, Robertson 1984, Hafkin & Bay 1976, Bas 1989, Cobbe 1985.

¹ This sentence derives from the following references: Berger & Buvinic 1989, Fluitman & Oudin 1991, Fluitman 1989 & 1992, Birks, Fluitman, Oudin & Sinclair 1994, Dignard & Havet 1995, Robertson 1984, Hafkin & Bay 1976, Bas 1989, Cobbe 1985.

- aggregate decline of jobs in the region; and
- the number of formally educated women with credentials to work in the formal sector has increased, heightening competition in this sector.¹

Simultaneously, this occurrence is an opportunity for women because, with decentralization and democratization, some barriers are being lifted for women. The growing focus on women and development, sharpened by the Decade of Women and the Nairobi and Beijing conferences, has helped to:

- diminish resistance towards women's movements by giving their actions credibility; and
- increase the establishment of organizations with resources who are willing to help women gain economically, such as microlending banks, NGO's and grassroots community groups.

The following section is a compilation of the existing literature that focuses on women's skill acquisition and economic activities. It is the backdrop for understanding the cultural context, women's voluntary organizations and the process of how women gain skills through their participation in voluntary associations in Burkina Faso, Chad, Ghana and Mali.

The Cultural Background of Women in West Africa

It is essential to understand the culturally patterned rhythms of daily life at various points in the life cycle to have a deeper understanding of a woman's behavior, socialization and skill acquisition in West Africa. It should be emphasized that there is a wide range of cultural variation throughout West Africa and the following discussion is fairly general. Women learn the fundamental skills that they need through socialization processes that help them gain shared knowledge and communication skills (Grosz-Ngaté 1989). For West African women, this is a lifelong process which is guided by changing structures in their environment. Lifelong learning is part of an informal education system in West Africa. P. Coombs identifies informal education as a "lifelong process by which every person acquires and accumulates knowledge, skills, attitudes, and insights from daily experiences and exposure to the environment" (1974, 26–27).

Understanding the indigenous knowledge system is key to understanding skill acquisition among West African women because there is a transfer of skills from the household and culture to work. Skill acquisition integrates with household relations and is not seen as something acquired outside the household from formal educational settings. "The idea of education, which in the African tradition cannot be separated from that of training, is part of a global perspective of society—as is the idea of work" (Kempner *et al.* 1993, 383). Currently, the introduction of new technology and market conditions has led women to begin to demand increasingly literacy, numeracy and organizational skills to extend their opportunities for economic well being.

Because of the fairly strict division of labor between men and women in West Africa, women, traditionally and currently, organize collectively in groups to take advantage of market opportunities. This collective organization is culturally more acceptable than individual attempts to gain entry into new markets. As a group, the "invisibility" of women disappears and they are recognized as a legal entity. They have already gained skills from managing their households, but the group allows strength in representation and an increased resource base.

West African women have used their role as "mother" to reify group collaboration among their sex. Women

¹ These obstacles were derived from the following references: Fluitman & Oudin 1991, Dignard & Havet, Dei 1994, Cloutier & Djibrinne-Sy 1993, Berger & Buvinic 1989.

learn from key figures in their lives (mother, aunt, or any other older female relative) the importance in caring for and maintaining a family because this is an expression of success (Riesman 1992). This structure strengthens the relationship between mother and daughter socially and economically. Riesman (1992) suggests that girls begin working responsibly with their mothers by the age of five. Continuous learning was traditionally enforced through stories, songs, observation, social interaction, speech, and conduct toward elders.

Another collaborative mechanism that women experience is the long-standing traditional apprenticeship system that introduces women to the informal sector. Apprenticeship provides both skills for social behavior and technical skills. It provides internal structures for ways of knowing and a means to transfer that knowledge by working with a “master” who acts as a parental figure. (Traditionally for females, the term used is “mistress” and girls or women only work with female “mistresses.”)

West African women acquire a variety of skills in a variety of ways, too many to cover in this report. From birth until death, these women are engaged in practical learning in formal, nonformal and informal educational settings. Girls learn mostly from their mothers through observation of actions, socially and at work, and through listening to songs, proverbs, etc., which have moral and behavioral objectives. As a girl grows, so does her exposure to community-based concepts. Collective practices in rituals and work help her to understand her place in the community. The transition from girlhood to womanhood with marriage sets the stage for undertaking more responsibilities, and the cycle repeats itself.

However, working independently is also important to West African women. For example, property rights provide a strong motive for West African women to work. Because they may not be guaranteed inheritance through their marriage, they seek alternate means of support in the event of their husband’s death or the dissolution of their marriage. This reality contributes to the economic viability of women in the informal sector. Women’s voluntary organizations and apprenticeships support their actions and provide the right skills for women’s work. Both have cultural and socioeconomic structures that help meet women’s needs.

Women and the Informal Sector

There is a prediction that work in the informal sector will outgrow both the formal sector and rural work in West Africa by the year 2020 (Birks *et al.* 1994). In West Africa, the informal sector has become more salient and crucial because of economic adversity in the 1970 and 1980’s. Though it is heterogeneous and difficult to define, the informal sector is often characterized by: small size of operations, reliance on family labor and local resources, low capital endowments, labor intensive technology, limited barriers to entry, a high degree of competition, informal credit, and an unskilled workforce (Cobbe 1985). Most economic activity in this sector is not registered with government agencies, nor does it comply with government regulations concerning labor practices, taxes and licensing (Berger & Buvinic 1989, Birks *et al.* 1994). It is uncounted or undercounted by official statistics, and most of the workforce is nonunionized.

As noted earlier, West African women do not have easy access to the formal sector; thus many of their activities occur in the informal sector (Dignard & Havet 1995). Intrahousehold income distribution patterns and the rise of women-headed households increase the need for cash incomes for women. Their most viable option is to develop small-scale enterprises in the informal sector. This option requires multiple skills and an ability to work at various levels simultaneously. Women must be able to juggle activities in the informal sector with household responsibilities.

The informal sector helps fulfill immediate and long-term needs, but it is consistently subject to market cycles determined by resources and demand. For example, during the dry season prices rise, but during the rainy season there is an influx of goods for sale in the market, lowering prices thus, lowering profits. However, in general, market opportunities in the informal sector are beneficial to the economic development of women, but the very reasons why some women work in the informal sector may also inhibit their progress. These reasons include: social prejudices, domestic and child care responsibilities, and a lack of legal rights (Birks *et al.*1994).

It is important to recognize that the informal sector is not necessarily a traditional sector, but a modern one. Thus, the skills needed to operate successfully here are also “modern.” Moreover, the banks, organizations, etc., that are available to participants in the informal sector, require skills such as literacy and numeracy. This requirement is influencing the demand for these skills. To be literate and numerate symbolically gives credibility to women in this sector. Many women join women's voluntary organizations to gain these skills and other benefits.

The Role of Women's Voluntary Associations (WVAs) in West Africa

A major resource for women in the informal sector for acquiring skills and support is women's voluntary associations (WVAs) which have been increasing numerically in West Africa since World War II. Their popularity is contingent upon their practical services and their flexibility. Originally, WVAs developed to cope with unanticipated family expenses mostly caused by illness or death. Eventually, these groups evolved into revolving credit and work groups. Creevy states that these dynamic cooperatives are designed to rationally organize collective work, ensure a regular supply of raw materials and production equipment, organize the development of products, and increase and stabilize profits (1986,163). WVAs maximize potential economic opportunity by merging resources and efforts and providing credit services, training, and child care. They offer economic opportunities larger than family networks by widening the potential for business links, increasing potential contacts and customers. Because West African women are continually seeking ways to diversify and expand their economic opportunities, these organizations provide a central role in their development. Their innovative methods reach and empower women, and new members are attracted by their success.

WVAs work at both the national and local level. At the national level, they provide information about federal affairs and political issues while involving women with decision-making activities and working to reform laws that affect them (Gyimah-Boadi 1993). The *Groupe de recherche, d'études et de formation “Femmes-Action”* (GREFFA) established itself as a service that also lobbies for women's rights (Vaa, Findley & Diallo 1989). Organizations such as *Réseau sous-régional femmes africaines droits humains* (RSFAD), which was established by GREFFA, link the efforts of all West African women's associations to further research and encourage women's participation in supporting their rights in a democratic process.

At the local level, a woman's biggest obstacle to entry into the informal sector is a lack of credit or working capital (Fluitman & Oudin 1991, Bose 1990). WVAs fill this gap by providing credit and savings activities while simultaneously offering training in literacy and numeracy. In addition, women can learn pricing strategies, business techniques, and even recruit partners for their enterprises (Hafkin & Bay 1976). In sum, WVAs provide for activities such as: training in business management, personal needs assessment, human relations, awareness of individual and group worth, how to create group ownership through commitment, cooperative organization, production skills, legal aid, health, family planning, banking, and leadership. The most effective programs link with production because skills can be practiced immediately.

WVAs familiarize women with organizational behavior and bureaucratic structures. Political skills are learned while women hold positions of authority in these associations (March & Taquq 1986). They provide

access to issues at the national and local level. WVAs can be formal or informal in nature. Their role in helping women acquire skills and credit is implicit in their goal of helping women to improve their economic well-being and lifestyles.

Data Analysis and Synthesis

This section will describe the research findings according to the research questions, which are the following:

- What are the activities of WVAs?
- What role do WVAs play in the acquisition of literacy, numeracy, and organizational skills?
- What perceived needs for training and skill acquisition do women express?

It is important to introduce the women who are involved in WVAs and some background on the WVAs themselves prior to this discussion. This will help characterize the women who were involved as respondents in this research, as well as to familiarize the reader with what the range of WVAs.

The Respondents

In the four reports from Burkina Faso, Chad, Ghana, and Mali, the field researchers identified the characteristics of the women who are involved in their sample as follows:

- mainly semiurban or urban (about 25% rural)
- mothers, (single, married or widowed)
- with primary education or less
- previously trained in literacy and/or other technical processes
- not usually influenced by religion.

A much smaller sample of women interviewed (less than 10%) with leadership positions in NGOs were much more highly educated in the formal sector. Table 1 exhibits the educational breakdown of women surveyed in Mali.

Table 1
Level of education among the women surveyed (Mali):

No formal education	Primary School	Secondary School	Higher Education	Total
159 (64.9%)	51 (20.8%)	21 (8.6%)	14 (5.7%)	245 (100%)

Most of the women surveyed in the Mali project have not attended formal schools. The Burkina Faso, Chad and Ghana reports all emphasized the low levels of education of the women working in the informal sector.

The Mali report also identified the residence of women surveyed, which is in Table 2.

Table 2
Residence of the women surveyed (Mali):

Rural	Semi-urban	Urban	Total
60 (24.3%)	120 (48.6%)	67 (27.1%)	247 (100%)

The distribution of the women surveyed by their place of residence in Mali indicated that nearly half of these women live in semiurban areas. Although most women live in rural areas in Mali, the research results suggest that they do not participate as much in WVAs as do their semiurban and urban cohorts. The Malian researchers gave three reasons for this anomaly:

- rural women might belong to unregistered associations, which were not included in the population sampled given the time and resource constraints of the study
- because of the same constraints, the Malian research team was limited in their scope
- nongovernmental organizations, which are critical to the development of women's associations, have traditionally supported activities or initiatives in semi-urban areas.

The other research teams in Burkina Faso, Chad, and Ghana, also worked mostly with women in semiurban and urban areas.

Women identified their motives for participating in the informal sector in both idealistic and realistic terms in all of the reports. There were a few intrinsic motives for women to work in the informal sector such as exercising a competitive and inventive spirit, but the most obvious extrinsic motive was that it helped to meet their financial needs.

Women also identified economic, social, educational, and personal barriers to their participation in the informal sector. Economic barriers included:

- the need to use money for familial responsibilities, such as children's education, that could have been otherwise invested in their enterprise
- a certain monotony in the products, such as cigarettes, cooking oil, which led to modest returns for their efforts
- a lack of equipment, materials and money
- the need to purchase their supplies through a middleman.

The social barriers identified were:

- feeling limited because of their domestic and agricultural responsibilities,
- resistance from their husbands to their involvement in group activities.

In terms of their education, many women felt that they were inhibited by:

- a lack of time to attend meetings or trainings,
- low literacy levels.

Lastly, some personal reasons kept women from working in the informal sector such as:

- a lack of motivation or desire to work in groups,
- poor health.

The WVAs

The Mali research team provided some background on WVAs, as seen in Tables 3 and 4.

Table 3
Duration of women's associations (Mali):

Duration	1 year	2 years	3 years	4 years	5 years	6 or more	Total
# of WVAs	15 (37%)	11 (26.8%)	4 (9.8%)	4 (9.8%)	2 (4.9%)	3 (7.3%)	41 (100%)

Table 3 suggests that the WVAs in the sample are of relatively recent vintage in Mali. Also, in Mali, the rural women involved in the sample worked with WVAs who had their headquarters in Bamako. Most of these associations were created and registered in the aftermath of the movement for democratization and local community autonomy beginning in 1991. The average WVA has been in existence for less than 5 years. This also holds true for the WVAs studied in Burkina Faso, Chad, and Ghana. However, voluntary associations founded by women have a long history, and these are the most recent examples of them. For generations, women have banded together to establish credit or to achieve other common goals. Nongovernmental organizations have seized the opportunity to work through these organizations, but the impetus for starting them has always come from women themselves.

Table 4
Size of women's associations' membership (Mali):

Membership	3 to 10	11 to 20	21 to 50	51 to 100	100 or more	Total
# of WVA	8 (22.2)%	10 (30.6%)	10 (30.6%)	3 (8.33%)	5 (13.88%)	36 (100%)

Table 4 shows that the total membership in an association is quite modest. Most of these associations have fewer than fifty members. In this sample, there were only 8 associations with membership larger than fifty women. In Chad, the average membership for the WVAs studied was approximately twenty-five women.

Most women's associations in Mali have two requirements for membership:

- adherence to the rules and regulations of the association
- payment of an introductory membership fee.

In Ghana, women must also be eighteen years of age and a resident of the community to become a member of most associations. Membership fees are not the primary source of income for the associations. Most associations in the countries studied earn revenue through the following activities:

- monthly collection of dues varying from 500 CFA to 5000 CFA per member (US\$1 to 10)
- donations from nongovernmental organizations, national and international donor agencies for cooperative projects
- interest bearing saving and credit accounts
- loans from banks and other financial institutions.

Most associations are set up for individual or collective participation. As a group, in Mali, women participate in the management of a village association by mobilizing external or local resources. These resources are used for the realization of microprojects related to infrastructure, social initiatives or improving the quality of life of the community. For example, these projects include: well, dam, road, bridge, mill construction.

Individually, members undertake income-earning projects. Some women in Mali have succeeded in creating microenterprises with turnovers of over 20 million CFA (US\$4000) per year in the formal sector. The women working in the Malian informal sector have an average annual turnover rate varying between 200,000 CFA and 2,160,000 CFA (US\$400 to 432). Many of these activities are initiated by women's

associations. Typically, the association will approach a donor agency to request start up loans for microenterprises. Then, the WVA provides support services to their members to undertake these enterprises.

What are the Activities of the WVAs?

Traditionally, in Burkina Faso, Chad, Ghana, and Mali, women have been involved in women's groups for the purpose of the following:

- collective farming
- cultural activities
- repairing houses
- raising capital in *tontines* (these groups pursue social and economic goals through creating savings associations; they are spontaneously organized and used especially during harvesting and to help with social events).

This is a pattern still generally found in the rural areas, with the focus on agricultural and mainly local issues.

The newly emerging women's groups are engaged in activities such as:

- collective farming
- savings and credit
- food production and catering
- storing and selling supplies
- small commerce and wholesale or retail trade
- fruit and vegetable drying
- honey production
- replanting trees
- improving household efficiency
- cooking oil production
- breeding small animals (such as poultry and pigs)
- fish processing and smoking
- tailoring
- hairdressing
- batik dyeing and making cloth
- making soap and syrups
- mushroom growing
- granaries.

These activities show a clear trend to diversification in both rural and urban areas. Moreover, there is more of a focus on activities that are linked to the demands of the formal market sector over a wider geographical area.

The Mali research team broke down the WVAs surveyed according to their professional activities and then provided further detail by charting the traditional and new activities of these associations. Tables 5 and 6 provide this information.

Table 5
Women's associations by profession (Mali):

Artists	Traders	Entrepreneur	Office and Bank Employees	Education and Training	Health	Public Service Employee	Journalist	Total
10 (4.3%)	59(23.9%)	16 (6.5%)	42 (17.4%)	59(23.9%)	5 (2.2%)	48(19.6%)	5 (2.2%)	234(100%)

Table 5 shows the distribution of women's membership by type of professional association in Mali. Nearly 25% of these women are traders or they are involved in education and training associations. There seems to be a cleavage between women who are involved in the formal sector, which requires formal education, and those working in the informal sector, which is more variable in its education requirements. Those women in the informal sector are involved in activities such as artisans, traders and entrepreneurs; while the women in the formal sector tend to work in public service, office or bank positions or in professions such as health and journalism.

It is difficult to distribute the findings from Burkina Faso, Chad, and Ghana according to the above chart because of the different research methodology used in these countries. In Burkina Faso and Ghana, the researchers interviewed employees of the formal sector who worked directly for WVAs involved in the informal sector and the Chadian researcher focused mainly on women in the informal sector, the traders and entrepreneurs.

Table 6 highlights two WVAs in Mali that differ in their number of members and shows the changes in the nature of activities that women are engaged in women's associations. There is a clear shift to the kinds of activities connected with the market economy and issues of women's health. All of the reports highlighted women's activities that focused more on learning the necessary business skills for working in the both the informal and formal sectors.

Table 6
Two examples of the principal activities in women's associations in Mali:

Women's Associations	Traditional Activities	New Activities	Membership
Association des femmes maraicheres de Baco-Djocironi (AFMB)	<ol style="list-style-type: none"> 1. Market gardening 2. Trading fruits and vegetables 3. Literacy training 	<ol style="list-style-type: none"> 1. Training for new agricultural and production techniques, marketing and trading 2. Training for environmental conservation 3. Improving the quality of products 4. Trading on a large scale 5. Literacy training 	200
Helpless-women Musow Ka Demen	<ol style="list-style-type: none"> 1. Household chores 2. Trading 3. Tontine (Credit) 	<ol style="list-style-type: none"> 1. Savings and credit 2. Sewing and tailoring 3. Literacy training 4. Soap making 5. AIDS and health awareness training 6. Debates and informal meetings 7. Family planning 8. Support groups 	20

These group activities derived from religious, ethnic, trade and community groups. They are supported and encouraged in the form of WVAs by nongovernmental organizations and central, regional and local agencies as well.

What Roles do WVAs Play in Skill Acquisition?

Since the sample of women in the study were primarily those who had completed primary education or less, the main source of their skill acquisition was their primary schooling for literacy and numeracy, and their families or apprenticeships for skills pertaining to their economic activities. (The researchers did not provide systematic data on their history of skill acquisition prior to their participation in WVAs.)

WVAs are filling the gaps for women to gain skills for working independently or collaboratively in both the informal and formal sectors. They provide advantages that traditional means of skill acquisition (such as apprenticeship and low levels of schooling) cannot provide. For most of the women surveyed, they identified the following training and benefits as advantages to becoming a member of a WVA:

Training

- aid in diversifying economic activities
- training on how to improve their living conditions, health and education for their families and themselves
- access to information and financial autonomy
- exposure to the political issues affecting women at the national and local level.

Benefits

- access to credit and mobilized savings
- access to modern equipment and day care centers

In all of the reports, there was an emphasis on access to capital as the main motivation to belonging to WVAs.

WVAs also offer support through encouraging democratic and consensus-driven decision-making during biweekly or monthly meetings. These meetings are an opportunity for women to acquire the following specific skills:

- discuss and clarify common objectives
- discuss the evolution of activities
- decide on investments and voluntary opportunities
- work on balance sheets and in task forces
- resolve problems
- discuss how to distribute collective earnings.

These groups offer support for women working collaboratively and provide an opportunity for different leadership positions.

The main role of the WVAs seems to be to provide training. In all of the countries researched training was offered in the following areas by WVAs:

- functional literacy in local and national languages
- developing accounting systems
- how to cost and price supplies
- crisis management
- customer relations techniques
- how to run a meeting and take minutes
- health, nutrition and family planning.

However, the training that is in high demand in Burkina Faso, Chad, Ghana and Mali, is functional literacy and technical training, such as improving food preparation for microenterprise development. In Ghana, it was noted that many of the WVAs like to emphasize holistic training which included the spiritual, moral, socioeconomic and psychological needs of women within the training.

WVAs are helping women to expand their activities. In Burkina Faso, women are beginning to export soap, dried fruits and vegetables, and peanut oil to Europe, with the help of WVAs. Women are also selling these dried fruits and vegetables during the dry season at home when demand is high due to the lack of fruits and vegetables during this season. With the support of WVAs, West African women are creating grain mills for grinding grains and storing them for shortages during the dry season. Also, plant production during the rainy season has been a new group activity. The WVA studied in Chad have another interesting strategy for expanding activities. They try to get their members to travel outside of their region to meet with members of another WVA. The purpose of this activity is to exchange experiences in hopes of stimulating the creativity and initiative of the women involved, and to encourage networking.

In general the role of WVAs in providing training is undergoing a profound change. For the rural members of WVAs, the training is still mainly related to rural and agricultural activities, but in the semiurban and urban areas, WVAs are providing training that can no longer be seen as preparing them for the informal sector, but increasingly for the formal sector as well. The demands of a market-driven economy are reaching into these organizations and are affecting the conduct of meetings, the planning of activities, the manufacturing and marketing of products, and the need for credit. The formal education system does not necessarily supply these skills, particularly with the strong academic emphasis on secondary schools.

What Perceived Needs for Training and Skill Acquisition do Women Express?

There is a great variety in what training and skills women are demanding. The content and the ways of acquiring knowledge and competencies vary according to a women's level of education, the length of time they have belonged to an association, and their geographic location. As noted earlier, some West African women are emphasizing learning the necessary business skills for working in both the formal and informal sectors, while others are demanding literacy, numeracy and organizational skills.

For women with no formal education in Burkina Faso, Chad, Ghana, and Mali, literacy and postliteracy training are in high demand. These skills will help them to better manage their economic activities. In contrast, women with formal schooling are seeking training in computer literacy, management, accounting and marketing skills, and technical skills to improve their products. It was highlighted in both the Burkina Faso and Mali research reports that women perceive a need for improving various ways to preserve fruits and vegetables.

Most of the data collected came from semiurban and urban WVAs, but it was noted by researchers in the field that extra effort should be made to support training and investment opportunities for rural women. In Mali, funding of self-sustaining, income-generating activities and the creation of rural financial services and savings banks were a problem. The Mali research team offered one possible solution to this capitalization problem: involve the formal banking system in rural activities. Ideally, rural WVAs should have access to bank loans to develop initial capital. It appears that the lack of collateral among rural women is a major problem in all of the studied countries. The solution lies in the development of a financial scheme catering to the needs of rural cooperatives and associations.

Conclusions

Activities of the WVAs

In general, there has been an expansion in WVAs' activities. Traditionally, WVAs were formed to provide activities such as collective farming, cultural activities, repairing houses, and raising capital. Today, WVAs also support a variety of economic ventures for women, such as: food production and catering, savings and credit, storing and selling supplies, small commerce and wholesale or retail trade, fruit and vegetable drying, honey production, replanting trees, improving household efficiency, cooking oil production, breeding small animals, fish processing and smoking, tailoring, hairdressing, batik dyeing and making cloth, producing soap and syrups, mushroom growing, and storing grain. These activities have become increasingly diversified and geared to the workings of a market economy.

Role of WVAs in Skill Acquisition

WVAs have two main roles in women's skill acquisition: providing training and supplying credit. The skills and knowledge acquired in the WVAs' activities and training are put to use in the associations through project implementation and realization. WVAs provide training in literacy, numeracy, organizational, and technical skills. A cursory look at women's activities in the associations suggests that these women are increasing their capacities to create their own working structures for a stronger association with a more solid foundation. The combination of credit and training is allowing women to expand their economic well being.

In addition to credit and training, WVAs provide women with opportunities to become involved on the national level. They help women to redefine their objectives and assess their positions to improve their chances of being recognized in the future by authoritative figures.

Women's Perceived Needs for Training and Skill Acquisition

The traditional cultural and apprenticeship systems are no longer providing West African women with all of the skills that they need. The market economy (and its associated forms of rationalization) are creating a perceived need for knowledge about more formal skills such as running meetings, doing accounts, learning marketing strategies, and getting credit. WVAs are helping to serve women in acquiring these skills through a variety of training and support activities. WVAs provide these skills in a culturally compatible way offering collective solutions to individual problems.

The following is an overview of how women perceive their involvement in WVAs in the research done in Burkina Faso, Chad, Ghana, and Mali:

- Women understand the need to organize cooperatively. They are convinced that WVAs provide an ideal forum for promoting and defending their civil rights.
- WVAs help women to effectively contribute to their social and economic development and that of their community.
- These associations help to meet members' training needs in specific technical skills such as computer literacy and management, as well as in literacy, numeracy and organizational skills.
- WVAs encourage women to exchange information and share experiences, be it at the national or local level, with regard to common and specific problems, such as the implementation of effective structures and potential solutions to problems encountered.

Recommendations

The best prospects for improving the effectiveness of WVA is to do more studies that intensively examine

their training processes. The following are more specific recommendations **geared toward WVAs** in relation to training:

- Training may be better served if women are divided according to their education and literacy levels. This will account for the potential and wishes of certain groups of women.
- Increased technical and professional training will help women to improve the quality of their product and sales price.
- Management training should include improving accounting skills and decision-making skills.
- Training needs to be practical and must include active training techniques.
- Training should be designed to attract new members.
- Training should teach women how to design their own individual or group savings.
- **No form of training will take the place of the most important need for women entrepreneurs in West Africa: access to credit.**

The following are recommendations for both **nongovernmental and governmental organizations**:

- More exchanges between WVAs should be encouraged to share experiences, and increase initiative.
- Regional workshops should be held to encourage networking among WVAs.
- Funding should be provided for microcredit proposals.
- **Nongovernmental organizations (NGOs) could play a key role in developing training workshops on the skills required in today's market economy—manufacturing, advertising, sales—and in the corporate culture of formal organizations—holding meetings, keeping accounts, etc. The trend is for even “informal organizations” to become increasingly formalized.**
- **NGOs could provide a liaison role among WVAs in various countries and could help serve as a clearinghouse or development agency for information or skill acquisition.**
- **Alternatively, a decentralized model of grassroots training could be developed in which local groups assess their own needs and develop their own materials and resources, with NGOs playing a facilitative role in this process.**

Questions for Further Study

There is also a need for a sense of agency among these women to encourage participation in the established groups. How do more women get involved in the informal sector? What policy recommendations can be suggested to facilitate this process? Questions such as the above and the following, need to be considered by both nongovernmental and governmental organizations, as well as by WVAs, to provide for women's skill acquisition:

- What are the new socioeconomic activities in which women becoming involved in?
- What new socioeconomic activity seems the most interesting and challenging to women themselves? What are some cases that can be studied?
- Who are the women becoming involved in these activities? What are their entry-level skills or what is their previous training? What are the levels of new responsibility that they actually assume?
- What are the strategies that women use to acquire necessary competencies for these new socioeconomic activities?
- What are the women's opinions—and those of other knowledgeable stakeholders—concerning the most pressing needs and the best ways to meet them?

In conclusion, West African women are learning from their “traditional” and “modern” activities that they need certain skills such as business management and literacy to run viable enterprises in both the formal and

informal sectors. Women in the formal sectors have the advantage of formal education to acquire these skills. Women with less formal education, who typically work in the informal sector, rely heavily on traditional apprenticeships and training from their involvement in WVAs to gain more skills. The collective structure of these WVAs provides much more than technical training, it provides a means for West African women to increase their civil rights and gain economic power. The variety of training and activities provided by WVAs are helping women to expand their involvement in both the formal and informal sectors in semiurban and urban areas. There is still a need to provide more of these services to the rural areas. The eclectic and comprehensive nature of WVAs helps to meet many West African women's training needs. What women, of all areas in West Africa, are now asking for is an increase in financial services from these agencies in combination with training to improve their organizational, business, literacy and numeracy skills.

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APPENDIXES

APPENDIX A: Institutional and Individual Participants by Country

BURKINA FASO

Research done by: N. Christophe COULIBALY, Groupe de Recherche, de Formation, et de Conseils (GREFCO)

Research participants:

Madame Ki Zerbo

Tankoano Germain (works with ATTESTA, a nongovernmental organization that specializes in training women to dry fruits and vegetables and make soap)

Madame Ouédraogo (oversees women's activities at SNV, a cooperative from the Netherlands)

Mr. Ouédraogo

CHAD

Research done by: Khadidja ABDELKADER

Research participants:

Women's group in Fianga working to increase resource and marketing opportunities

Collective cloth dyeing group in Kaira

Said-Al-Awine (collective credit granting group)

Cooperative pour la Valorisation des Produits Locaux (a group working to improve living conditions in their community)

GHANA

Research done by: Josephine MARTEI, Freedom From Hunger

Research participants:

National Council on Women and Development (NCWD) (umbrella organization for different women's groups in Ghana)

Freedom from Hunger/Brakwa Breman Rural Bank (implements credit with education plus training programs for women in both rural and urban settings collaboratively)

GHACOE Women's Ministry (a nondenominational Christian organization that has been in existence since the 1980's)

Women's World Banking (a nonfinancial banking institution that offers credit to women)

MALI

Research done by: Dr. Adama SY and Sékou Oumar DICKO, Réseau Ouest et Centre Africain de Recherche en Education (ROCARE), Coordination Nationale du Mali

The Malian research team drew data from the following women's associations:

Femmes Islam et développement au Mali (FIDAMA)
 Association des femmes des affaires étrangères (AFAE)
 Association des femmes maraîchères de Baco-Djocironi (AFMB)
 Association des entrepreneurs de l'agroalimentaire
 Comité d'action pour la défense et de l'enfant et de la femme (CADEF)
 Fondation Afrique culture-mondiale de Rufisque (FAC-MR)
 Association des femmes pour le développement de Gouni
 Association des couturières du Mali (ACM)
 Association pour le développement économique et social de la femme de Koulikoro
 Coordination des associations et ONG féminines (CAFO)
 Groupement des femmes commerçantes pour le développement (GFC)
 Oeuvre Malienne d'aide à la femme et à l'enfant
 Association des femmes catholique du Mali (AFCM)
 Association Djiguifa des femmes de Bolibana (ADFB)
 Alliance des femmes de Lafiabougou (AFELA)
 Association des talents du Mali (ATFM)
 Association pour la promotion des femmes urbaines (APFU)
 Collectif des femmes du Mali (COFEM)
 Association des femmes commerçantes de Mopti (AFAM)
 Association Malienne des femmes villageoises pour le développement (AMFVD)
 Association femme et l'action culturelle (CAFAC)
 Association récupération education formation des enfants déshérités de Kidal (REFK)
 Helpless-women Musow Ka Demen
 Association NAFA de Missabougou
 Association des femmes de Torokobougou
 Association Malienne pour la promotion de la femme Qzbgou
 Association des femmes de Sotuba
 Association des femmes de Samè
 Association des femmes de Sébénikoro
 Association Nema
 Association des femmes antiquaires (AFAM)
 Groupe féminin droit de suffrage
 APAF/Muso Dambe femmes de Torokobougou
 Association pour la promotion Juridico-économique de la femme et de l'enfant (PROMODEF)
 Association des femmes commerçantes et entrepreneurs du Mali
 Association des ingénieurs du Mali
 Association des couturiers et couturières Badeya de Qzbgou
 Association pour la promotion des femmes (APF)
 Association impact-femmes et environnement du Mali
 Association Jigiyanyouman

Jiguisso/Banakabougou

APPENDIX B: Questionnaire and Surveys Used by the Research Teams in Each Country

BURKINA FASO

GUIDE D'ENTRIEN POUR LES FEMMES

1. Traditionnellement, quelles sont les activités socio-économiques que les femmes de votre région menaient collectivement?
2. Décrivez la manière dont ces activités étaient menées:
 - 2.1. Comment étaient-elles organisées ?
 - 2.2. A quoi était affecté le revenu généré ?
3. Quelles sont les nouvelles activités socio-économiques que les femmes de votre région mènent actuellement ?
4. Décrivez la manière dont ces activités sont menées:
 - 4.1. Comment sont-elles organisées ?
 - 4.2. A quoi est affecté le revenu généré ?
5. Quelles sont les activités que votre groupement (ou association) mène actuellement?
6. Prendre chaque activité et décrire la manière dont elle a été créée:
 - 6.1. Qui en a été l'initiateur?
 - 6.2. Quelle a été le capital de départ?
 - 6.3. La contribution du groupement dans cette création?
 - 6.4. Contribution extérieure?
 - 6.5. Quelle aide avez-vous reçue pour la création de cette activité?
7. Décrivez chaque activité? Comment est-elle organisée?
8. Quelles sont les différents partenaires de l'activité:
9. Préciser le rôle et la contribution de chacun de ces partenaires?
10. Vérifier l'importance de chaque activité:
 - 10.1. Nombre de personnel engagées dans l'activité?

- 10.2. Personnel et niveaux de responsabilité:
11. Autres personnes intervenant dans le fonctionnement de l'activité (citer et préciser le rôle de chacun):
12. Le niveau de production actuel:
 - 12.1. Activité de production: quantité produite par mois? par an? chiffre d'affaire annuel?
 - 12.2. Service: nombre personnes ayant bénéficié du service au cours cette dernière année? Pour activités d'épargne et de crédit: quantité de crédit octroyés ces 3 dernières années? nombre de comptes ouvertes? somme actuellement disponible (somme totale actuellement épargnée par les usagers)?
13. Caractéristiques sociologiques des femmes engagées dans l'activité: profession? formation antérieure et/ou expérience antérieures, tâche dans l'activité?
14. Décrire les stratégies utilisées ou élaborées pour acquérir les compétences et connaissances qui leur manquent pour la maîtrise de l'activité.
15. Quels sont les résultats concrets de ces stratégies?
16. Quels sont, selon vous, les facteurs qui ont permis d'obtenir ses résultats?
17. Quelles sont, selon vous, les limitations de ces stratégies?
18. Quelles sont, selon vous, les solutions possibles à ces limitations?
19. Décrire les systèmes mis en place pour valoriser les connaissances déjà acquises (formation antérieure et connaissances "traditionnelles").
20. Quels sont les résultats concrets de ces systèmes?
21. Quels sont, selon vous, les facteurs qui ont permis d'obtenir ses résultats?
22. Quelles sont, selon vous, les limitations de ces systèmes?
23. Quelles sont, selon -vous, solutions possibles à ces limitations?
24. Décrire les principales formes de formation continue ou de formation sur le tas qui ont été mises sur pied.
25. Opinion des femmes sur ces systèmes de formation mis sur pied et sur leurs besoins en formation:
 - 25.1. Ces systèmes de formation leur permettent-ils d'acquérir les connaissances nécessaires au bon fonctionnement de l'activité?
 - 25.2. Quelles sont les limites de ces systèmes de formation?
 - 25.3. De quelles connaissances et compétences ont-elles besoin?

- 25.4. Comment pensent-elles pouvoir s'organiser pour acquérir ces connaissances et compétences?
- 25.5. Ont-elles déjà entrepris des démarches pour acquérir ces connaissances et compétences?

GUIDE D'ENTRETIEN AVEC LES PARTENAIRES DES ACTIVITES FEMININES

1. Traditionnellement quelles sont les activités qui étaient menées par les femmes de façon collective:
2. Quelles sont les activités nouvelles (en plus de celles traditionnelles) menées par les groupements ou association femmes?
3. L'importance de ces activités dans les différentes régions du Burkina (les zones de concentration):
4. Quelles sont, selon-vous, les principaux problèmes auxquelles sont généralement confrontées les femmes dans les activités socio-économiques (menées collectivement)?
5. Quelles sont les solutions possibles à ces problèmes?
6. Quelles sont les connaissances et compétences généralement nécessaires à la maîtrise des activités socio-économiques des femmes?
7. Quelles sont, selon vous, les besoins les plus pressants en connaissances et compétence des femmes engagées dans les activités socio-économiques ?
8. Quelles sont les stratégies généralement utilisées par les femmes pour acquérir les connaissances?
9. Quelles stratégies peut-on mettre en place pour répondre aux besoins les plus pressants des femmes en connaissances et compétence?
10. Quelles peuvent être le rôle et la responsabilité des différents partenaires dans cette stratégie?

GHANA***Skill Learning for Economic Success*****QUESTIONNAIRE FOR POLICY MAKERS / STAKEHOLDERS****Introduction**

This is a research by the Florida State University to investigate and analyze, through participatory as well as traditional research methods, the strategies employed by women of Mali, Burkina Faso and Ghana in both rural and urban contexts, and by the new associations and businesses that they have formed, to acquire the literate, numerate, and organisational skills required to promote themselves and their work.

It is expected that the result of this research will interest greatly educational planners, researchers, policy makers as well as members of the donor community.

We would like to sample your opinion with regards to the research area and will be very grateful if you find time to fill this questionnaire.

1. Name of Organisation:
2. Position of Respondent:
3. Background of respondents:
 - a. Educational:
 - b. Work Experience:(brief)
1. Can you mention 4/5 important program/activities that have actually helped women over the last 4–5 years?
2. Can you mention some of the organisations implementing these activities?
3. In what ways are these activities enhancing the capacities of women for economic success?
4. Which of these activities would you say are really innovative?
5. What do you think are the most pressing skill needs of women?
6. How best do you think these could be met?
7. What role do you see your organisation playing either:
 - a. alone?
 - b. in collaboration with other organisations
1. What has your organisation done to assist women take advantage of current training programs?
2. What impressions do you have about skill training in general for women?

3. What trends are emerging for building capacities of women for economic success in the future?
4. Do you have any suggestions that can enhance skill training for economic success for women?

Skill Learning for Economic Success
ORGANISATION / ASSOCIATION LEVEL QUESTIONNAIRE

Introduction

This is a research by the Florida State University to investigate and analyze, through participatory as well as traditional research methods, the strategies employed by women of Mali, Burkina Faso and Ghana in both rural and urban contexts, and by the new associations and businesses that they have formed, to acquire the literate, numerate and organisational skills required to promote themselves and their work.

It is expected that the result of this research will interest greatly educational planners, researchers, policy makers as well as members of the donor community.

Your organisation has been identified as providing different types of training to women to acquire the skills needed to promote themselves and their businesses and would like to solicit your help in completing this form.

A. Institutional Background

1. Name of organisation/association:
2. Contact person:
3. When was the organisation/association formed?
4. What is your geographical area of operation?
5. Why was the association formed?
6. What were the main objectives?
7. Who are the beneficiaries of your activities?
8. Why have you selected that particular group?

B. Scope and Nature of Activities

9. What type of training is your organisation offering for women?
- 10a. How are these organised?
- 10b. What is the training content?
- 10c. How are the trainings delivered?
- 11a. Did the beneficiaries participate in the organisation of the activities?

If YES:

- 11b. In what ways did they participate?(what exactly did they do?)

11c. Are there any special qualifications for participation?

If YES:

11d. What are they?

12. Are other organisations providing programs or activities for women?

12b. Which are the organisations?

12c. What exactly is each doing?

13. To what extent would you say your activities differ?

14. How innovative are your programs/activities?

15. Where do these innovations originate from?

16. Why were the innovations necessary?

C. Replicability of Activities

17. Can your activities be replicated to reach out to more women?

18. How best could this be done?

19. What are the existing structures that could help with the replicability of your activities?

D. Impact and Achievements

20. To what use are your beneficiaries putting knowledge/training/skill acquired?

21. What impact do you think this is making on:

a. themselves? (in the home and in the community)

b. their businesses?

22. What would you say are your association's greatest achievements? (Explain)

23. What do you think are the current pressing skill needs of women?

24. How best do you think these could be met?

25. What role do you see your organisation playing in this regard?

26. What role do you see other organisations playing?

Skill Learning for Economic Success

GUIDELINES AND QUESTIONNAIRE FOR FOCUS GROUP DISCUSSION

Introduction

There should be two people for this exercise. One to be the lead interviewer and the second person recorder. To ensure effective participation of everybody, the group should not be too big- about 12 to 15 women. Participants should approve of the venue for the discussion. They should be assured of confidentiality of their responses.

You need to introduce yourself to the women and the women should also be allowed to introduce themselves.

You will also need to explain briefly the purpose of the research — to find out what made women to decide to participate in the program, what new knowledge/education/skill they have acquired, and the use to which they are putting these and whether women think they still need to acquire additional new knowledge/education/skill, and how they intend to go about it.

Add that we hope that through discussion like this we would be able to collect the information needed to fulfill the objective of this research.

Before you start the discussion collect the socio-economic data of participants and record on appropriate form.

For Group Discussion

1. How long have you participated in this program?
2. Why did you decide to join the program?
3. What benefits are derived from the program?
4. To what extent are you involved in the running of the program?

Benefits and Impact

- 5a. Have you benefitted as a result of joining the program?
- 5b. In what ways?
6. What are you now able to do which you were unable to do before you came on the program?

(For literate beneficiaries only)

7. Do you think your educational background/work experience might have helped in acquiring this?
(Explain)
8. Or do you think other special strategies you might have used have helped in this regard?

If YES:

Explain

9. And how has it influenced/changed/improved:
 - a. Your life? (domestic, social, community)
 - b. Your Business?
10. What do you think are your current pressing skill needs for economic success?
12. How best do you think these could be met?.
13. What role do you see yourselves playing in meeting these needs?
- 14a. Do you think this program should reach out to more women?.
- 14b. Why?.
- 14c. Which type of women?

If they mention other women in their community, ask:

- 14d. What can you do to see that happen?

MALI

Questionnaire: A l'intention des membres d'association ou groupements féminine.

1. Quel est le nom de votre association ou groupement?
2. Quel (s) types d'activité (s) menez-vous dans votre association?
3. Quelle est la localité où vous vivez?
4. Quelle est votre ethnic?
5. Quelle est votre profession actuelle?
6. Quelle est votre profession antérieure?
7. Quelle formation antérieure avez-vous reçue?
8. Précisez le niveau d'études.
9. Quelle est votre expérience antérieure ?
10. Pourquoi avez-vous choisi d'adhérer à cette association?
11. Avez-vous reçu une formation quelconque au sein de l'association depuis votre adhésion? Si
Oui ?
- Si Non, quelle formation aimeriez-vous avoir?
12. La formation reçue vous a-t-elle permis d'acquérir les connaissances nécessaires au bon

fonctionnement de l'association ou devrait-elle vous servir personnellement?

13. Avez-vous rencontré des difficultés au cours de la formation reçue?
Si Oui lesquelles?
14. Avez-vous eu une satisfaction quelconque depuis votre adhésion à l'Association?
Si Oui, laquelle?
15. Aviez-vous tenté d'autres démarches en vue de votre formation avant de venir à l'association?
Si Oui
16. En d'autres termes, comment pensiez-vous pouvoir organiser pour acquérir les connaissances et compétences en fonction de vos besoins avant de venir à l'association?
17. Quels sont les produits fabriqués ou services offerts?
18. Quelle est la quantité de production par jour, semaine, mois, an?
19. Quel est votre chiffre d'affaire par mois, année?
20. Quelle est votre clientèle?
21. Quelle est l'organisation du travail?
22. Quel rôle jouez-vous au niveau de l'organisation?
23. Quels sont les méthodes et procédés d'acquisition des connaissances?
24. Comment acquerez-vous les compétences:
théoriquement ? expliquez
sur le tas ? expliquez.
25. Suivez-vous un programme de formation?
Oui / Non Si Oui quel est le programme?
26. Existe-t-il des mécanismes de formation sur le tas en cours?
Si Oui quels sont-ils?

Merci pour votre collaboration

Questionnaire: A l'intention des responsables d'association ou groupement féminine.

1. Quel est le nom de votre association ou groupement?
2. Quels types d'activités menez-vous?
3. Quelle est la localité où vous vivez ?
4. Quel est votre poste de travail?

5. Quelles sont vos fonctions/responsabilités?
6. Quel est votre niveau de formation?
7. Avez-vous été recruté ? si Oui dites comment:
8. Avez-vous un mandat? si Oui comment est-il renouvelé?
9. Etes-vous rémunéré ? si Oui comment êtes-vous pris en charge?
10. Traditionnellement, quelles sont les activités socio-économiques que menaient collectivement les femmes de votre association?

Décrire la manière dont ces activités étaient menées:

Comment étaient-elles organisées?

A quoi était affecté le revenu généré?

11. Quelles sont les nouvelles activités socio-économiques menées actuellement par les femmes de votre association?

Décrire la manière dont ces activités sont menées

Comment sont-elles organisées?

A quoi est affecté le revenu généré ?

12. Quelles sont les activités que votre association ou groupement mène actuellement?

Prendre chaque activité et décrire la manière dont elle a été créée:

qui en a été l'initiateur?

quel a été le capital de départ?

quelle a été la contribution du groupe dans cette création?

quelle aide avez-vous reçue pour la création de l'activité:

appui local ? si Oui laquelle?

contribution extérieure? si Oui laquelle?

13. Avez-vous des partenaires? Si Oui lesquels?

le rôle de chacun?

leur contribution?

14. Combien comptez-vous de membres engagés dans vos activités?

nombre d'activités?

répartition des membres entre les activités?

15. D'autres personnel interviennent-elles dans le fonctionnement de votre Association?
si Oui

Citer

Preciser le rôle de chacune

16. Si vous menez des activités de productions:

Quelle quantité (de quel produit) produisez-vous

par mois?

par an?

Quel est votre chiffre d'affaire annuel?

17. Si vous menez des activités de service comme l'épargne et le credit:

Quel est le nombre de personne ayant bénéficié de vos services?

Quelle est la quantité de crédits octroyés ces 3 derrières années ?

Quel est le nombre de comptes ouverts?

Quelle est la somme totale actuellement épargnée par les usagers?

18. Si vous menez des activités de formation:

Comment déterminez-vous les besoins de formation de vos membres?

Décrire les stratégies utilisées ou élaborées pour faire acquérir à vos membres concernés, les compétences et connaissances qui leur manquent pour la maîtrise de l'activité.

Quels sont les résultats concrete de ces stratégies?

Décrire les principales formes de formation continue ou de formation sur le tas qui ont été mises sur pied.

Quelle appréciation font les femmes des systèmes de formation mis sur pied à leur intention?

Avant d'adhérer à l'association ou au groupement, ces femmes avaient-elles déjà entrepris des démarches en vue de leur formation?

si Oui, lesquelles?

Merci pour votre Collaboration

Questionnaire: A l'intention des partenaires des activités féminines

1. Avez-vous connaissance d'activités traditionnelles menées par les femmes, collectivement? si Oui, lesquelles?
2. Quelles sont les activités nouvelles menées en plus par les associations et groupements des femmes?
3. Selon vous, quelle est l'importance de ces activités féminines?
4. Que pensez-vous de ces activités féminines menées ailleurs, dans la sous-région Ouest-Africaine? Tentez de repérer des zones de concentration
5. Quelles sont selon vous, les principaux problèmes auxquelles sont généralement confrontées les femmes dans leurs activités socio-économiques menées collectivement?
6. Quelles sont selon vous, les solutions possibles à ces problèmes?
7. Quelles sont, selon vous, les connaissances et compétences généralement nécessaires à la maîtrise des activités socio-économiques des femmes?
8. Selon vous, quelles sont les besoins les plus pressants en connaissances et compétences des femmes engagées dans les activités socio-économiques?
9. Quelles sont les stratégies généralement utilisées par les femmes pour acquérir les connaissances?
10. Quelles sont selon vous, les stratégies les plus pertinentes à mettre en place pour répondre aux besoins les plus pressants des femmes en matière de connaissance et compétence?
11. Selon vous, quels sont les partenaires les plus susceptibles d'aider les femmes dans leur quête de connaissance et de compétences?
12. Quels peuvent être selon vous le rôle et la responsabilité des différents partenaires à cette fin ?

Merci pour votre collaboration

Questionnaire: A l'intention des responsables des structures politico-administratives

1. Quel est le nom de votre structure?
2. Quel est le mandat de votre organisation?
3. Entretenez-vous des relations avec les associations et groupements de femmes ?
si Oui, quelle est la nature de ces relations?
4. Avez-vous des programmes d'actions destinés à la promotion des femmes?

si Oui, comment ces programmes sont-ils:

conçus?
exécutés ?

5. Les associations et groupements de femmes sont-ils impliqués dans la conception et l'exécution de ces programmes?

si Oui, comment?

6. Les activités ainsi menées avec les femmes sont-elles évaluées?

si Oui, comment?

7. Y-a-t-il des documents disponibles sur ces évaluations?

Merci pour votre collaboration

Questionnaire: A l'intention des responsables des agences de coopération.

1. Quel est le nom de votre organisation? votre adresse?

2. Dans votre politique de coopération, faites-vous une place à la promotion des femmes?

si Oui, veuillez indiquer dans quel(s) domaine(s)?

3. Y-a-t-il des critères établis pour obtenir votre appui?

4. Quelle est la nature de l'appui que vous accordez?

technique?

financier?

matériel?

autres? précisez:

Veuillez donner les précisions nécessaires.

5. Quel jugement faites-vous des associations féminines et des résultats atteints suite aux activités menées?

6. Quelle est votre opinion par rapport à la pertinence des activités en cours au niveau des associations et groupements féminine qui bénéficient de votre appui?

Merci de votre collaboration